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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/749,408	12/28/2000	Nicholas Sauriol	56130.000067 5257	
75	90 12/18/2002			
James G. Gatto, Esq.			EXAMINER	
Hunton & Williams Suite 1200 1900 K Street, N.W. Washington, DC 20006			HUSEMAN, MARIANNE	
			ART UNIT	PAPER NUMBER
Washington, 20 Zooo			3621	
		DATE MAIL ED. 12/19/2002		

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary Examinor							
Examiner M. Huseman 3021 — The MAILING DATE of this communication appears on the cover sheet with the correspondence address Period for Reply A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE ③ MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION. Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a septy be timely filled if the period for reply specified above, the renations of 37 CFR 1.136(a). In no event, however, may a septy be timely filled if the period for reply specified above, the renations of 37 CFR 1.136(a). In one event, however, may a septy be timely filled if the period for reply specified above, the renations of 37 CFR 1.136(a). If NO period for reply specified above, the renations of 37 CFR 1.136(a). If NO period for reply specified above, the renations of 37 CFR 1.136(a). If NO period for reply specified above, the renations of 37 CFR 1.136(a). If NO period for reply specified above, the renations of 37 CFR 1.136(a). If NO period for reply specified above, the renations of 37 CFR 1.136(a). Any puly revended by the Cfile Liber than these mediate the renation of the communication. Any pull review by a Cfile in the time them these mediate the renation of the communication. Any pull review by a Cfile in the time them these mediate the renation of the communication. Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under Ex parte Quayle, 1935 C.D. 11, 453 O.G. 213. Disposition of Claims 4) Claim(s) 1-9 is/are pending in the application. 4a) Of the above claim(s) is/are allowed. 6) Claim(s) 1-9 is/are rejected to. 9) Claim(s) 2-9 is/are rejected to. 9) Claim(s) 3-1 is/are objected to. 10) The proposed drawing or replication and/or election requirement. Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a). 11) The proposed drawing correction (filled on incorrection (the d	•	Application No.	Applicant(s)				
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DETAILED ACTION

Claim Rejections - 35 USC § 102

The following is a quotation of the appropriate paragraphs of 35
 U.S.C. 102 that form the basis for the rejections under this section made in this
 Office action:

A person shall be entitled to a patent unless -

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

2. Claims 1, 3, 4, 5, 7 and 8 is rejected under 35 U.S.C. 102(e) as being anticipated by Foster.

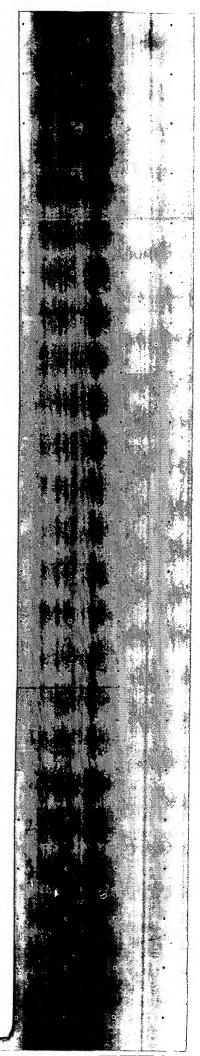
Foster teaches a financial transaction system such that Applicants' step of providing a secured network that stores consumer data and approved vendor information, Applicants' step of receiving transaction information at the secured network, and Applicants' step of processing the transaction information to determine whether the transaction information conforms with the stored consumer data and approved vendor information reads on column 8, lines 19 – 28; and Applicants' step of delivering the stored consumer data to the vendor if the transaction information is determined to conform with the stored consumer data and approved vendor information reads on the message to the merchant, from the system, of the cardholder's shipping address, column 8, lines 47 - 50.

Claim Rejections - 35 USC § 103

- 3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:
 - (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.
- 4. Claims 2 and 6 are rejected under 35 U.S.C. 103(a) as being unpatentable over Foster in view of Srinivasan.

Although Foster does not specifically disclose the use of a VPN.

Srinivasan teaches a method of performing electronic transactions wherein both



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the merchant and the buyer are registered, information of the merchant and buyer are kept in a database, upon the buyer making a purchase on-line, the merchant is given access to the buyer's information in the database and a virtual private network (VPN) is used to transmit transaction information. Therefore, it is considered that it would have been obvious to one of ordinary skill in the art at the time of the invention to modify the system of Foster to utilize a virtual private network as VPN is known to provide greater security when performing transactions.

Conclusion

- 5. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. Nambiar et al, Hoffman et al, Racov, Singhal and Allen each disclose a method/system for performing on-line transactions.
- 6. Any inquiry concerning this communication or earlier communications from the examiner should be directed to M. Huseman whose telephone number is 703-605-4277. The examiner can normally be reached on Monday Friday, 6:30 AM 3:00 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on 703-305-9768. The fax phone numbers for the organization where this application or proceeding is assigned are 703-305-7687 for regular communications and 703-305-7687 for After Final communications.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is 703-308-1113.

JAMES P. TRAMMELL
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 3600

M. Huseman

M. Huseman Examiner Art Unit 3621

mh December 13, 2002

